

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michael A. Zurat**  
**Jennifer M. Zurat**  
Debtor(s)

Bankruptcy Case No.: 20-20442-CMB

Chapter: 13  
Docket No.: 52 – 48, 49  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 4/2/2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Midfirst Bank (Cl #12) .
- ☒ H. Additional Terms: (1) The secured claim of the following creditor shall govern as to claim amount, to be paid at interest of 4.5% in a monthly amount to be determined by Trustee to pay in full: Huntington National (Cl #1). The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$35,500.00 (59.9%)

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: June 22, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Michael A. Zurat  
Jennifer M. Zurat  
Debtors

Case No. 20-20442-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 22, 2021

User: dsaw  
Form ID: 149

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Zurat, Jennifer M. Zurat, 1012 Temple Road, Monaca, PA 15061-2844
15195979	+ American Express, PO Box 981537, El Paso, TX 79998-1537
15217982	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15195983	+ Capital One/Cabelas, PO Box 3021, Salt Lake City, UT 84110-3021
15216477	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15195990	+ Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15220996	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15203341	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15195995	+ Wells Fargo Auto, PO Box 997517, Sacramento, CA 95899-7517
15219768	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 22 2021 23:38:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 22 2021 23:38:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 22 2021 23:46:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15202202	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 22 2021 23:38:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282696	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 22 2021 23:38:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15195980	+ Email/Text: marilyn.gonzalez@popular.com	Jun 22 2021 23:38:00	Banco Popular de Puerto Rico, PO Box 366818, San Juan, PR 00936-6818
15195982	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 22 2021 23:46:51	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15195981	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 22 2021 23:46:22	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15214914	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 22 2021 23:46:22	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15230446	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2021 23:46:30	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15195984	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 22 2021 23:38:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
15195985	+ Email/PDF: creditonebknofications@resurgent.com	Jun 22 2021 23:45:53	Credit One Bank, PO Box 98872, Las Vegas, NV

District/off: 0315-2

User: dsaw

Page 2 of 3

Date Rcvd: Jun 22, 2021

Form ID: 149

Total Noticed: 38

15229255	+ Email/Text: kburkley@bernsteinlaw.com	Jun 22 2021 23:39:00	89193-8872 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15195986	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 22 2021 23:38:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
15195987	+ Email/Text: bankruptcy@huntington.com	Jun 22 2021 23:38:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15229896	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 22 2021 23:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15195988	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 22 2021 23:46:21	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15221372	Email/PDF: resurgentbknofications@resurgent.com	Jun 22 2021 23:46:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15195989	+ Email/Text: Documentfiling@lciinc.com	Jun 22 2021 23:38:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15260866	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Jun 22 2021 23:46:51	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15222712	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2021 23:45:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15195991	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 23:46:51	Paypal Credit Services, PO Box 960006, Orlando, FL 32896-0006
15195992	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 23:45:50	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
15230017	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 23:46:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196368	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 23:46:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15195993	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2021 23:46:54	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
15226963	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 22 2021 23:46:35	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15195994	+ Email/Text: bankruptcy@webbank.com	Jun 22 2021 23:38:00	WebBank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: dsaw

Page 3 of 3

Date Rcvd: Jun 22, 2021

Form ID: 149

Total Noticed: 38

belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Michael A. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com
Brian C. Thompson	on behalf of Joint Debtor Jennifer M. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7